

# Capitec Bank Holdings Limited

August 2018 (2nd quarter)



## Liquidity coverage ratio (LCR) - common disclosure template

The LCR is a 30-day stress test, using 92 days (actual data point for the quarter) to calculate an average for the quarter, which requires banks to hold sufficient high-quality liquid assets to cover envisaged net outflows. These outflows are calibrated using prescribed Basel factors applied to assets and liabilities in a static run-off model. Basel definitions are used to identify high-quality liquid assets.

Line #	Group and bank R'000	Total Unweighted Value (Average) 31 Aug 2018	Total Weighted Value (Average) 31 Aug 2018	Total Weighted Value (Average) 31 May 2018
<b>High-Quality Liquid Assets</b>				
<b>1</b>	<b>Total high-quality liquid assets (HQLA)</b>		<b>18 696 766</b>	19 066 557
<b>Cash Outflows</b>				
2	Retail deposits and deposits from small business customers, of which:	<b>58 934 552</b>	<b>3 612 920</b>	3 386 583
3	Stable deposits	-	-	-
4	Less-stable deposits	<b>58 934 552</b>	<b>3 612 920</b>	3 386 583
5	Unsecured wholesale funding, of which:	<b>6 268 614</b>	<b>257 042</b>	264 752
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	<b>233 411</b>	<b>23 345</b>	22 001
8	Unsecured debt	<b>6 035 203</b>	<b>233 697</b>	242 751
9	Secured wholesale funding	-	-	-
10	Additional requirements, of which:	<b>713 875</b>	<b>18 203</b>	343 191
11	Outflows related to derivative exposures and other collateral requirements	<b>365</b>	<b>365</b>	1 500
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	<b>713 510</b>	<b>17 838</b>	16 339
14	Other contractual funding obligations	-	-	325 352
15	Other contingent funding obligations	-	-	-
<b>16</b>	<b>Total Cash Outflows</b>		<b>3 888 165</b>	3 994 526
<b>Cash Inflows</b>				
17	Secured lending (e.g. reverse repos)	<b>92 081</b>	<b>92 081</b>	92 133
18	Inflows from fully performing exposures	<b>10 725 375</b>	<b>10 165 923</b>	10 980 861
19	Other cash inflows	<b>27 695</b>	<b>11</b>	14
<b>20</b>	<b>Total Cash Inflows</b>	<b>10 845 151</b>	<b>10 258 015</b>	11 073 008
				Total Adjusted Value
21	Total HQLA		<b>18 696 766</b>	19 066 557
22	Total Net Cash Outflows <sup>(1)</sup>		<b>972 041</b>	998 632
<b>23</b>	<b>Liquidity Coverage Ratio (%)</b> <sup>(2)</sup>		<b>1 923%</b>	1 909%

<sup>(1)</sup> As Capitec has a net cash inflow after applying the run-off factors, outflows for the purpose of the ratio are deemed to be 25% of gross outflows.

<sup>(2)</sup> There is no difference between group and bank.